

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

GEORGE M. PAUL
MARY JO V. PAUL
Debtor(s)

Case No. 19-20230CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/18/2019.
- 2) The plan was confirmed on 03/22/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/31/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/17/2023.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$111,887.99.
- 10) Amount of unsecured claims discharged without full payment: \$55,221.32.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$133,160.00
Less amount refunded to debtor	\$1,048.49

NET RECEIPTS: **\$132,111.51**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,347.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,747.92**

Attorney fees paid and disclosed by debtor: **\$600.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP*	Secured	18,570.00	18,606.37	18,606.37	18,606.37	2,000.08
BANK OF AMERICA NA**	Unsecured	2,599.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	3,129.00	3,129.70	3,129.70	1,719.39	0.00
BANK OF THE WEST	Secured	10,295.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	5,561.00	5,561.79	5,561.79	3,055.54	0.00
CAPITAL ONE BANK (USA) NA BY AN	Unsecured	2,299.00	2,299.97	2,299.97	1,263.56	0.00
CAPITAL ONE**	Unsecured	9,850.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	5,065.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	1,871.00	NA	NA	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	35,000.00	NA	NA	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	15,524.00	NA	NA	0.00	0.00
DISCOVER STUDENT LOANS	Unsecured	8,448.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	44,896.00	44,283.95	0.00	40,894.99	0.00
MIDFIRST BANK	Secured	0.00	2,741.47	2,741.47	2,741.47	0.00
NELNET	Unsecured	83,712.00	NA	NA	0.00	0.00
NELNET	Unsecured	26,907.00	NA	NA	0.00	0.00
NELNET	Unsecured	22,468.00	NA	NA	0.00	0.00
NELNET	Unsecured	12,038.00	NA	NA	0.00	0.00
NELNET	Unsecured	10,351.00	NA	NA	0.00	0.00
NELNET	Unsecured	8,657.00	NA	NA	0.00	0.00
NELNET	Unsecured	3,971.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	9,114.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	16,532.00	16,532.95	16,532.95	9,082.87	0.00
PNC BANK NA	Unsecured	10,872.00	10,872.29	10,872.29	5,973.02	0.00
SEARS/CITI CARD USA*++	Unsecured	6,800.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	2,620.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	32,143.00	32,408.36	32,408.36	32,408.36	4,617.94

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$40,894.99	\$0.00
Mortgage Arrearage	\$2,741.47	\$2,741.47	\$0.00
Debt Secured by Vehicle	\$51,014.73	\$51,014.73	\$6,618.02
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$53,756.20	\$94,651.19	\$6,618.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,396.70	\$21,094.38	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,747.92</u>	
Disbursements to Creditors	<u>\$122,363.59</u>	
TOTAL DISBURSEMENTS :		<u>\$132,111.51</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/19/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.